

**Information to identify the case:**

Debtor 1 **Michael A. Ruggia**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

United States Bankruptcy Court **District of New Jersey**  
Case number: **16-17253-ABA**

Social Security number or ITIN **xxx-xx-5071**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Order of Discharge**

**12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Ruggia

7/15/16

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael A. Ruggia  
 Debtor

Case No. 16-17253-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 12

Date Rcvd: Jul 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2016.

db	+Michael A. Ruggia, 6189 Eagle Dr., Mays Landing, NJ 08330-3403
smg	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
516121088	+Hamilton Pointe Homeowners Assoc., c/o Diversified Property Management, 28 South New York Rd Suite B-6, Absecon, NJ 08205-9695
516121089	+Hyberg, White & Mann, 2111 New Rd., Ste. 105, Northfield, NJ 08225-1512
516121090	+Judith A. Ruggia, 1920 Southbreeze Ct., Cumming, GA 30041-8696
516121091	+Midland Credit Management, Inc., 2365 Northside Dr., Ste. 300, San Diego, CA 92108-2709
516121092	+Queen's Park Oval Asset Holding Trust, 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918
516121093	+Roundpoint, PO Box 19409, Charlotte, NC 28219-9409
516121094	+South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 15 2016 22:55:24 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516121086	+E-mail/Text: bankruptcy@pepcholdings.com Jul 15 2016 22:55:07 Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
516121087	+EDI: TSYS2.COM Jul 15 2016 22:53:00 Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 17, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2016 at the address(es) listed below:

Bruno Bellucci, III	on behalf of Debtor Michael A. Ruggia jkearney@djdlawyers.com, bbellucci@djdlawyers.com, bfrost@djdlawyers.com
Joshua I. Goldman	on behalf of Creditor Newlands Asset Holding Trust jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Thomas J Subranni	trustee@subranni.com, szauber@subranni.com;desk@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com;hinnaurato@subranni.com

TOTAL: 3